

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: BYRD, MAURICE	§	Case No. 08-15662
BYRD, DEIDRA L	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID P. LEIBOWITZ, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 05/25/2010 in Courtroom 744, United States Courthouse, Everett McKinley Dirksen United States Courthouse
219 South Dearborn Street
Chicago, IL 60604 .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/29/2010 By: /s/DAVID P. LEIBOWITZ
Trustee

DAVID P. LEIBOWITZ
420 W. Clayton Street
Waukegan, IL 60085-4216
(847) 249-9100
trustee@lakelaw.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: BYRD, MAURICE	§	Case No. 08-15662
BYRD, DEIDRA L	§	
	§	
Debtor(s)	§	

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	<u>136,389.14</u>
and approved disbursements of	\$	<u>131.07</u>
leaving a balance on hand of ¹	\$	<u>136,258.07</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>DAVID P. LEIBOWITZ</u>	\$ <u>10,069.46</u>	\$ <u>148.80</u>
Attorney for trustee <u>Lakelaw</u>	\$ <u>2,840.00</u>	\$ _____
Appraiser _____	\$ _____	\$ _____
Auctioneer _____	\$ _____	\$ _____
Accountant _____	\$ _____	\$ _____
Special Attorney for trustee _____	\$ _____	\$ _____
Charges, <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees, <u>United States Trustee</u>	\$ _____	\$ _____
Other _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 4,807,895.82 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.6 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
2	Recovery Management Systems Corporation	\$ 7,403.26	\$ 189.70
3	CHASE BANK USA	\$ 9,900.71	\$ 253.70
4	CHASE BANK USA	\$ 22,461.41	\$ 575.56
5	CHASE BANK USA	\$ 1,325.99	\$ 33.98
6	CHASE BANK USA	\$ 10,190.59	\$ 261.13
7	Chase Bank USA, NA	\$ 18,388.88	\$ 471.21
8	CAPITAL ONE BANK (USA), N.A.	\$ 5,029.65	\$ 128.88
9	US Bank Corp/Retail Payment Solutions	\$ 31,428.50	\$ 805.34
10	American Express Centurion Bank	\$ 10,507.75	\$ 269.26
11	American Express Bank FSB	\$ 2,383.45	\$ 61.07
12	American Express Bank FSB	\$ 408.42	\$ 10.47

13	American Express Bank FSB	\$ 661.84	\$ 16.96
14	Advanta Bank Corp	\$ 15,964.88	\$ 409.09
15	American Express Bank FSB	\$ 5,374.93	\$ 137.73
16	American Express Bank FSB	\$ 6,097.54	\$ 156.25
17	Wells Fargo Bank N.A., as Trustee for the Register	\$ 2,158,524.11	\$ 55,311.04
18	FIA CARD SERVICES, N.A./BANK OF AMERICA	\$ 15,040.21	\$ 385.40
19	Heartland Bank	\$ 218,339.32	\$ 5,594.83
20 -2	ShoreBank	\$ 1,051,248.74	\$ 26,937.70
21	ShoreBank	\$ 1,217,215.64	\$ 31,190.51

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/DAVID P. LEIBOWITZ

Trustee

DAVID P. LEIBOWITZ
420 W. Clayton Street
Waukegan, IL 60085-4216
(847) 249-9100
trustee@lakelaw.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-15662

User: froman
Form ID: pdf006

Page 1 of 2
Total Noticed: 60

Date Rcvd: Apr 30, 2010

The following entities were noticed by first class mail on May 02, 2010.

db/jdb +Maurice Byrd, Deidra L Byrd, 2255 Chestnut Ave, Glenview, IL 60026-1676
aty Carrie A Zuniga, Leibowitz Law Center, 420 West Clayton Street, Waukegan, IL 60085-4216
aty +Forrest L Ingram, Forrest L. Ingram, P.C., 79 W Monroe Street, Suite 900,
Chicago, IL 60603-4914
aty +Jonathan T Brand, Lakelaw, 420 W. Clayton Street, Waukegan, IL 60085-4216
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
12338607 +ACE USA, Dept CH 14089, Palatine, IL 60055-0001
12338608 ++ADVANTA, 700 DRESHER RD, HORSHAM PA 19044-2206
(address filed with court: Advanta Bank Corp., P.O. Box 30715, Salt Lake City, UT 84130-0715)
12523366 ++ADVANTA, 700 DRESHER RD, HORSHAM PA 19044-2206
(address filed with court: Advanta Bank Corp, c o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701)
12412342 +Alexandria Hooper, C/O States Attorney Child Support, 28 N Clark Street,
Chicago, IL 60602-2716
12338609 American Exp Travel Related Serv, Nationwide Credit Inc, PO Box 740640,
Atlanta, GA 30374-0640
12338611 American Express, P.O. Box 0001, Los Angeles, CA 90096-0001
12338610 American Express, P.O. Box 001, Los Angeles, CA 90096-0001
12523363 American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12523362 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12338612 Ande Management Inc., 2255 Chestnut Ave, Glenview, IL 60026-1676
12338613 Bank of America, P.O. Box 15102, Wilmington, DE 19886-5102
12503143 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155,
NORCROSS, GA 30091-5155
12500212 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
12412343 +Capital One Bank, PO Box 5294, Carol Stream, IL 60197-5294
12338614 +Charleen Adkins, 6850 Champlain, Chicago, IL 60637-4115
12338615 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
12501160 Chase Bank USA, NA, PO BOX 15145, Wilmington, DE 19850-5145
12338616 +Chase Cardmember, P.O. Box 15153, Wilmington, DE 19886-5153
12338617 +Chase Home Finance LLC, 1820 East Sky Harbor Circle, S., Phoenix, AZ 85034-4812
12338618 Chase Mastercard, P.O. Box 15153, Wilmington, DE 19886-5153
12338619 Chase Visa, P.O. Box 15153, Wilmington, DE 19886-5153
12338620 +Cook County Treasurer, Law Department, 118 N. Clark Street, Room 212,
Chicago, IL 60602-1589
12338621 +Donna Crane, 9817 Ellis, Chicago, IL 60628-1515
12338622 +Dryb Development, 2255 Chestnut Ave, Glenview, IL 60026-1676
12338623 E-Trade Servicing Center, P.O. Box 205, Waterloo, IA 50704-0205
12338624 +ELB Capital, LLC, 2255 Chestnut Ave, Glenview, IL 60026-1676
12338626 Farrand Park LLC, 2255 Chestnut Ave, Chicago, IL 60626
12338625 +Farrand Park LLC, 2255 Chestnut Ave, Glenview, IL 60026-1676
12338628 Harris Bank, P.O. Box 6201, Carol Stream, IL 60197-6201
12338629 +Heartland Bank, 212 S. Central Ave., Clayton, MO 63105-3570
12338631 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: Internal Revenue Service, 230 S. Dearborn Street, Suite 3030,
Chicago, IL 60604)
12338630 Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338
12338632 +Jennifer Cherry, 12247 Peoria, Chicago, IL 60643-5511
12338633 Kluever & Plat LLC, 65 W Wackerj Place, Ste 2300, Chicago, IL 60601
12338634 NARS, P.O. Box 701, Chesterfield, MO 63006-0701
12338636 NCO Financial Systems, Inc., PO Box 15773, Wilmington, DE 19850-5773
12338635 Nationwide Credit, Inc., 3600 E University Dr. Ste B1350, Phoenix, AZ 85034-7296
12338638 Option One Mortgage Corporation, 6501 Irvine Center Drive, Irvine, CA 92618-2118
12338637 Option One Mortgage Corporation, P.O. Box 57096, Irvine, CA 92619-7096
12338639 +PRO Consulting Services, Inc., P.O. Box 6678, Houston, TX 77265-6678
12338640 RAB Inc., P.O. Box 1022, Wixom, MI 48393-1022
12338641 Select Protfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
12338642 +Shore Bank, 7936 S. Cottage Grove Avenue, Chicago, IL 60619-3990
12338643 +Shore Bank, 7054 S. Jeffrey Blvd, Chicago, IL 60649-2095
12726202 +ShoreBank, c/o Carrie A Dolan, Cohon Raizes & Regal LLP, 208 S LaSalle St, Suite 1860,
Chicago, IL 60604-1160
12338644 Travelers Insurance RMS, 77 Hartland Street ste 401, P.O. Box 280431,
East Hartford, CT 06128-0431
12338645 US Bank, P.O. Box 5227, ML CN-OH-W15, Cincinnati, OH 45202-5227
12508238 +US Bank Corp/Retail Payment Solutions, PO BOX 5229, Cincinnati, Ohio 45201-5229
12658205 +Wells Fargo Bank N.A., as Trustee for the Register, C/O Miller Canfield Paddock et al,
Attn Cara M Houck, 225 W Washington Street Suite 2600, Chicago, IL 60606-3439
12338646 +Wells fargo Bank, N.A., 1015 10th Avenue, Minneapolis, MN 55414-1386

The following entities were noticed by electronic transmission on Apr 30, 2010.

12895017 +E-mail/PDF: rmscedi@recoverycorp.com May 01 2010 00:26:42 Capital Recovery II,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12721080 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 01 2010 02:11:23
FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
12338627 E-mail/PDF: gecsed@recoverycorp.com May 01 2010 00:26:36 GE Money Bank, P.O. Box 960061,
Orlando, FL 32896-0061
12895018 E-mail/PDF: rmscedi@recoverycorp.com May 01 2010 00:26:42
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

District/off: 0752-1
Case: 08-15662

User: froman
Form ID: pdf006

Page 2 of 2
Total Noticed: 60

Date Rcvd: Apr 30, 2010

The following entities were noticed by electronic transmission (continued)

12489398 +E-mail/PDF: rmscedi@recoverycorp.com May 01 2010 00:26:41
Recovery Management Systems Corporation, For GE Money Bank, dba ABT TV/GEMB,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
12523364* American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12523365* American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12523367* American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12564038* American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12508239* +US Bank Corp/Retail Payment Solutions, PO BOX 5229, Cincinnati, Ohio 45201-5229

TOTALS: 0, * 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2010

Signature:

